

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RONALD E. GARRETT

Debtor(s)

Case No. 17-22780GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2017.
- 2) The plan was confirmed on 11/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/13/2018, 08/11/2020, 01/19/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/04/2023.
- 6) Number of months from filing or conversion to last payment: 73.
- 7) Number of months case was pending: 76.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$98,363.15.
- 10) Amount of unsecured claims discharged without full payment: \$7,476.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$180,617.39
Less amount refunded to debtor \$3,025.89

NET RECEIPTS: \$177,591.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$9,417.50
Court Costs \$0.00
Trustee Expenses & Compensation \$8,226.29
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$17,643.79

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLSTATE INSURANCE++	Unsecured	430.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Priority	NA	NA	NA	19,361.18	0.00
ALLY FINANCIAL(*)	Secured	20,809.00	19,486.08	19,486.08	19,486.08	862.24
ALLY FINANCIAL(*)	Secured	21,904.00	25,230.44	25,230.44	25,230.44	3,149.81
COUNTY OF ALLEGHENY (RE TAX)*	Secured	1,000.00	832.95	832.95	832.95	420.40
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	342.71	342.71	342.71	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	3,200.00	2,906.40	2,906.40	2,906.40	0.00
MAIELLO BRUNGO & MAIELLO LLP	Unsecured	7,046.37	NA	NA	0.00	0.00
ONE MAIN FINANCIAL OF PA INC FKA	Unsecured	2,415.31	2,415.31	2,415.31	2,415.31	0.00
P.A.A.C. TRANSIT DIV FCU	Unsecured	NA	5,057.80	5,057.80	5,057.80	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	96.47	96.47	96.47	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	4.50	4.50	4.50	0.00
PENN HILLS MUNICIPALITY (RE TAX)	Secured	NA	57.45	57.45	57.45	25.16
PENN HILLS MUNICIPALITY (RE TAX)	Secured	NA	49.65	49.65	49.65	0.00
PENN HILLS SD (PENN HILLS) (RE)	Secured	NA	176.54	176.54	176.54	74.85
PENN HILLS SD (PENN HILLS) (RE)	Secured	NA	201.96	201.96	201.96	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	75.00	75.00	75.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	1,334.47	1,334.47	1,334.47	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	808.64	808.64	808.64	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	1,799.66	1,730.01	1,730.01	1,730.01	0.00
VW CREDIT INC	Secured	8,762.00	10,890.15	10,890.15	10,890.15	1,343.35
WELLS FARGO BANK NA - TRUSTEE	Priority	0.00	250.00	250.00	250.00	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	73,874.39	74,867.10	0.00	51,365.47	0.00
WELLS FARGO BANK NA - TRUSTEE	Secured	0.00	4,345.73	4,345.73	4,345.73	0.00
WILKINSBURG BOROUGH (RE)	Secured	2,810.56	1,988.76	1,988.76	1,988.76	0.00
WILKINSBURG BOROUGH (TRASH)	Secured	622.19	422.39	422.39	422.39	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	6,557.22	4,641.84	4,641.84	4,641.84	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$51,365.47	\$0.00
Mortgage Arrearage	\$4,345.73	\$4,345.73	\$0.00
Debt Secured by Vehicle	\$55,606.67	\$55,606.67	\$5,355.40
All Other Secured	\$8,714.25	\$8,714.25	\$520.41
TOTAL SECURED:	\$68,666.65	\$120,032.12	\$5,875.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$346.47	\$19,707.65	\$0.00
TOTAL PRIORITY:	\$346.47	\$19,707.65	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,332.13	\$14,332.13	\$0.00

Disbursements:	
Expenses of Administration	<u>\$17,643.79</u>
Disbursements to Creditors	<u>\$159,947.71</u>
TOTAL DISBURSEMENTS :	<u>\$177,591.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.